

Information to identify the case:

Debtor 1	Nora Flanagan	Social Security number or ITIN	xxx-xx-9775
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-10153-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nora Flanagan

7/30/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Nora Flanagan
DebtorCase No. 15-10153-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db +Nora Flanagan, 59 Station Road, Bayville, NJ 08721-2120
 aty +Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 lm CitiMortgage, Inc., PO Box 6030, Sioux Falls, South Dakota, SD 57117-6030
 cr +Specialized Loan Servicing, LLC, PO Box 636007, Littleton, CO 80163-6007
 515260583 Citi Mortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243
 515260582 +Citi Mortgage, Inc., C/O Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,
 Mr. Laurel, NJ 08054-3437
 515422105 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 515425334 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 515260584 Discover, PO Box 15125, Wilmington, DE 19850
 516540076 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516540077 +Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv,
 LLC 57709-6154
 515260586 +John McGowan, 131 Veder Lane, Bayville, NJ 08721-1403
 517142333 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517142334 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515260589 State Of New Jersey Division Of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 30 2020 23:50:18 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 30 2020 23:50:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515268067 EDI: AIS.COM Jul 31 2020 03:23:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 515469982 EDI: BL-BECKET.COM Jul 31 2020 03:23:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 515613430 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 30 2020 23:49:29 Citizens Bank,
 443 Jefferson Blvd, RJW 135, Warwick RI 02886
 515288325 EDI: DISCOVER.COM Jul 31 2020 03:23:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515260585 +EDI: IRS.COM Jul 31 2020 03:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 515260581 EDI: JPMORGANCHASE Jul 31 2020 03:23:00 Chase, Cardmember Services, PO Box 15153,
 Wilmington, DE 19886-5153
 515260587 +E-mail/Text: bncnotices@becket-lee.com Jul 30 2020 23:49:36 Kohls, PO Box 2983,
 Milwaukee, WI 53201-2983
 515260588 +EDI: WFNNB.COM Jul 31 2020 03:23:00 Mandee's, PO Box 659584, San Antonio, TX 78265-9584
 515366815 EDI: Q3G.COM Jul 31 2020 03:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 515452136 EDI: RMSC.COM Jul 31 2020 03:23:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515260590 +EDI: MID8.COM Jul 31 2020 03:23:00 T Mobile, C/O Midland Funding,
 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
 515260591 EDI: TDBANKNORTH.COM Jul 31 2020 03:23:00 TD Bank, PO Box 84037, Columbus, GA 31908
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516869296* Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jul 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

Albert Russo	on behalf of Trustee	Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com	
Albert Russo (NA)	on behalf of Trustee	Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor	CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon	on behalf of Creditor	Specialized Loan Servicing, LLC
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Eugene D. Roth	on behalf of Debtor	Nora Flanagan erothesq@gmail.com
Rebecca Ann Solarz	on behalf of Creditor	Specialized Loan Servicing, LLC
rsolarz@kmlawgroup.com		
Robert P. Saltzman	on behalf of Creditor	Specialized Loan Servicing, LLC dnj@pbslaw.org
TOTAL: 8		